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ABSTRACT

This first in a series of six packages of instructional materials developed by the Pre-Retirement Rehearsal Project contains a student's pre-retirement booklet specifically intended for adults with limited reading ability and teacher's guide, which introduce the concept and certain concerns of pre-retirement planning: housing options, money to retire on, retirement legal matters, health, adjusting to change, and leisure. The student booklet contains informative materials, a personal retirement plan format, quiz on the materials covered, and list of suggested readings. The teacher's guide suggests how to present instruction and provides four formats from which the teacher may choose. The script for an accompanying slide-tape presentation, Prepare Now for Your Future, is also provided (with availability). (The other five packages of materials, the final report of the project which developed the materials, and bibliography are available in ERIC. See Note.) (YLB)

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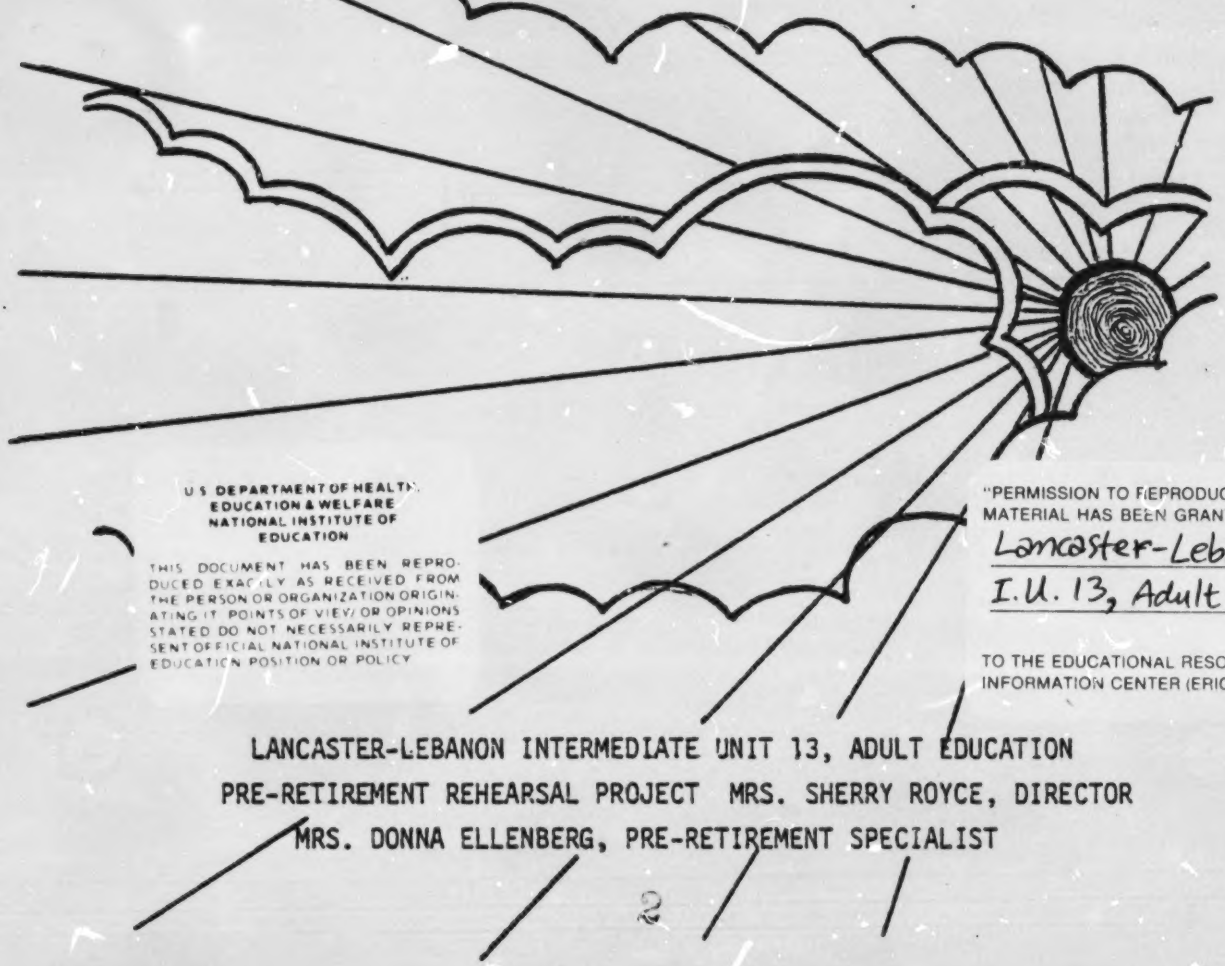
Planning For Your Future



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CE 024 926

LANCASTER-LEBANON INTERMEDIATE UNIT 13, ADULT EDUCATION
PRE-RETIREMENT REHEARSAL PROJECT MRS. SHERRY ROYCE, DIRECTOR
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PLANNING FOR YOUR FUTURE

The key to a successful retirement begins with planning. During your working years begin to examine your thoughts about what you believe retirement should be like. What do you really want in retirement? How will you spend your leisure hours? Where should you live? How can you make ends meet on your pension? What changes will you want to make?

Then define what you feel will be your most important needs and look carefully at what special goals you have for yourself in later life. What are your dreams and desires? What are your worst fears?

Once these ideas have been thought out and listed in the order of importance to you, you can develop some plans. With careful planning you will discover on your own, the adjustments you will have to make in retirement.

List the ideas and concerns that are most important to you.

1. _____
2. _____
3. _____
4. _____
5. _____

As you begin your planning, concentrate on finding the answers to your most important concerns first.

HOW TO PLAN YOUR RETIREMENT HOUSING OPTIONS

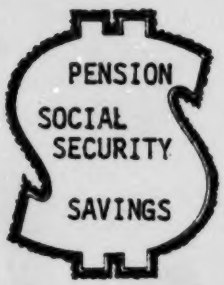
An important topic for every couple, widow, or single person is "where will I live in retirement?" Whether to stay put or "get away from it all" should be planned with great care.

You will need to consider whether or not your house is convenient enough for staying where you are for the rest of your life -- or whether you might consider moving to a smaller house or apartment. Should you move within your own area -- or pick up stakes and leave for another climate? Would living with relatives be comfortable for you?

In regard to housing, the key to making wise decisions is knowing all the facts and options available. You will need to think about:

- the variety of options for living arrangements
- your own community services that are available and how to use them.

HOW TO PLAN FOR ENOUGH MONEY TO RETIRE ON



Since having enough money to retire on is a necessary part of most people's goals, the key to getting rid of your money worries in retirement is to understand well ahead of time the ABC's of your pension plan and benefits, and if necessary, to use

your remaining working years to provide a good savings plan for your future.

You will want to focus your attention on:

- where the money is coming from in retirement
- what benefits Social Security and Medicare provide
- what the costs of retirement living might be
- how to add to your retirement income through investments, savings, life insurance, annuities, and financial assistance.

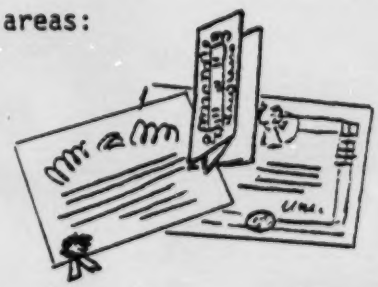
HOW TO PLAN RETIREMENT LEGAL MATTERS

The key to receiving "peace of mind in retirement lies in obtaining sound legal advice, placing all valuable papers in order, and providing heirs with a proper will.

You may want to sell your home or buy a new one, start a new business, or make arrangements for someone to handle your affairs should you become too ill to handle them for yourself. In all cases, if you need legal advice, your lawyer should be the one to help you.

You will need to think about the following areas:

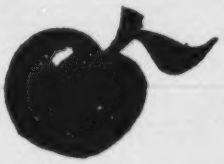
- how to choose a lawyer
- what is "estate" planning
- what are the special legal matters of retirement
- what important papers to file away.



HOW TO PLAN FOR A HEALTHY RETIREMENT

Health is another key factor in successful retirement. The best way to be young for your years at 60 and 70 is to begin to take better care of yourself immediately. Good health is as important to you now as in the future.

What can you do today to add to your investment in a healthy future? Consider these:



- . watch your eating habits
- . get enough rest
- . exercise according to your age and requirements
- . have a yearly medical check-up
- . don't ignore danger signals
- . avoid accidents
- . look to your future creatively.

HOW TO PLAN TO ADJUST TO RETIREMENT CHANGES

For many people change itself can be a threat, while others thrive on it. In retirement you will be faced with many changes. Change of role in your community. Change in job. Change in life-style. Change in home. Change in family life. Change in your total life.

To look at the problems and changes realistically and plan ahead is one of the most important keys to successful retirement.

Take some time now to examine your attitudes about the following:

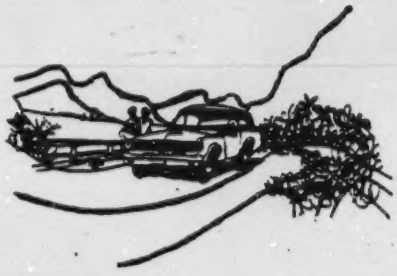
. attitudes toward aging

. attitudes toward the present day

. attitudes toward retirement

. attitudes toward yourself.

HOW TO PLAN YOUR RETIREMENT LEISURE



Another of the important keys to successful retirement is activity ..... something to do! Planning what you will do with your leisure hours is as important as planning your money matters.

Knowing what makes you happiest, staying involved with life, and learning new things everyday are key factors to satisfaction and joy in retirement.

Ask yourself, "What do I really want in retirement?" Then list the following:

. what about your job was satisfying

. what interests you the most

. what special skills have you acquired over the years

Now is the time to discover what you might like to do with your time in place of your job. Remember: time is nothing -- it's what you do with it that's valuable.

MY PERSONAL RETIREMENT PLAN*

I. Looking at retirement

1. What is your age? _____
2. Are you planning now for your retirement? _____
3. What is the mandatory retirement age where you work? _____
4. If mandatory retirement occurs on your birthday, will you be permitted to finish out the year? _____
5. Are you covered by a retirement pension plan where you work? _____
6. Have you checked with your personnel officer to find out what amount your pension will be?
   _____
7. Do you know how many of the fringe benefits you now have will carry over to retirement, for example, life and health insurance?
   _____
   _____
8. Have you ever considered early retirement? _____ At what age? _____
9. Do you think your retirement income will be adequate? _____
10. Have you ever inquired at the Social Security Administration to find out if your account is in order?
    _____
11. Can you show visual proof of age for both man and wife and proof of marriage (certificate necessary to place claims with Social Security)?
    _____
    _____
12. Where do you expect to live when you retire?
    _____
13. Is a warmer climate important to your health and well-being?
    _____
14. How important to you is the nearness of family and friends?
    _____
    _____
15. Do you have a will? _____
16. Does your spouse have a will? _____
17. With all of the IRS changes in estate tax laws in 1977, did you review or have your will revised?
    _____

18. What do you plan to do with your free time in retirement?

_____

_____

19. Are you aware of what recreation, civic activities, and community resources exist in your area for retirees?
List the ones you know.

_____

_____

20. Where would you go for help if you ran into problems after you retire?

_____

_____

II. Adjustments

Consider for a moment the first adjustments in lifestyle you may face when you retire.

.your income may be reduced.

.the regularity of the schedule you have worked for the last 40 years will not exist.

.your association with co-workers will end.

.your leisure hours will replace the hours you worked.

.your association with your spouse (if both are retired) will become a closer one.

1. How will you prepare yourself for these initial adjustments?

_____

_____

2. Are you bothered by the unknowns of retirement? Money? Health? Boredom? Something else?

_____

_____

_____

III. Concerns

Please read the following list of concerns

.Remaining in my home as long as I can.
.Knowing what resources and services are available
.Setting my "house" in order (legally)
.Always keeping busy
.Keeping in touch with my family

.How I am remembered after I die
.Keeping my spouse happy in retirement
.Acnieveing a rich and satisfying life by being useful in retirement
.Preserving my personal independence
.Remaining physically and mentally active
.Understanding the rights and benefits of older Americans

1. Which one of the above concerns is most important to you?

_____

_____

2. Which one is next important to you?

_____

_____

3. Which one is third most important?

_____

_____

IV. Planning

1. Do you think retirement is necessary? _____

2. At what age do you think people should begin to prepare for their retirement? _____

3. What would encourage you to plan early for your retirement?

_____

_____

4. Do you like to know in advance what to expect? How it will be?

_____

_____

5. Do you expect that planning will improve your chances for a happier retirement?

_____

6. Check the topics that are of most interest to you:

_____Health Maintenance

_____Nutrition Planning

_____Housing (retirement location)

_____Legal Matters-Preparation of Will

_____Personal Safety

_____Use of Leisure Time

_____Consumer Information

_____ Lifestyle Adjustments in Retirement

_____ Records needed upon retirement

_____ Social Security and Medicare

_____ Savings and Investments

_____ Life Insurance

_____ Community Resources and Services

_____ Various Forms of Taxes (Tax Planning)

_____ Money Management

_____ Retirement pension provisions

_____ Recreation

_____ Travel and Hobbies

_____ Second Career

_____ Volunteer Work

_____ Planning a schedule for retirement

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PLANNING FOR YOUR FUTURE

I. Complete the CLOZE sentences by supplying one missing word in each blank.

Example: Having enough (money) to retire on means saving and planning ahead.

A. The key to planning for enough money is knowing your pension plan and its _____.

B. One kind of pension plan is _____security.

C. To supplement any retirement plan there should be _____.

D. Medical expenses can be obtained through a _____ operated program called Medicare.

E. Three ways of saving prior to retirement could be through life insurance, savings and _____.

F. One way to supplement income after retirement is by _____a few hours a week; another way is to have investments.

II. At all times, but expecially when you're planning for retirement, there are valuable papers and documents to be collected and organized.

List your valuable papers in alphabetical order.

III. Match the cause and effect statements in columns A and B.

	Column A	Column B
(4)	monitor eating habits	1. have a yearly medical checkup
_____	get enough rest	2. look to your future creatively
_____	exercise wisely	3. treat an illness early
_____	prevent danger of serious illness.	4. control weight
_____	safety proof your premises	5. stay active and mobile
_____	don't ignore medical danger signals	6. renew worn body tissue
		7. avoid accidents
_____	plan to live not exist during retirement.	

IV. Retirement brings the many changes listed below. Add any you think important, then number them in the order of concern to you (most important will be number 1).

_____ Change in community role.

_____ Change in family life.

_____ Change in home.

_____ Change in life style.

_____ Change in recreational activities.

_____ Change in spending habits.

_____ Change in total life.

_____ Change in _____.

_____ Change in _____.

V. Retirement Word Search

Many terms and concerns of retirement are hidden in the letter maze. Search out the words and encircle them.

A	L	L	H	E	A	L	T	H	D	A	H	E	I	R	S	M
N	B	E	N	E	F	I	T	S	C	R	Y	I	N	G	T	O
N	L	I	P	S	R	I	F	X	A	E	E	W	S	O	O	N
U	I	S	P	L	A	W	Y	E	R	V	H	A	I	A	L	E
I	F	U	A	D	A	V	E	P	A	E	I	Y	M	L	L	Y
T	E	R	I	E	Z	N	E	V	E	R	M	N	E	S	L	L
I	P	E	N	S	I	O	N	L	Y	Y	S	H	G	O	O	Z
E	A	E	X	I	T	C	L	I	M	A	T	E	F	S	V	L
S	T	A	I	R	S	C	H	A	N	G	E	A	A	A	E	O
E	M	O	V	E	S	T	A	T	E	G	B	L	M	F	U	N
L	H	O	U	S	I	N	G	H	A	L	B	T	I	E	S	E
F	S	I	S	O	L	A	T	I	O	N	U	H	L	T	Z	L
T	P	E	A	C	E	F	U	L	N	E	S	S	Y	Y	O	Y

Words to find

all
alone
annuities
benefits
bus
change
climate
crying
desires
dreams
estate
every
exit
family
fears
fun
goals
he
heirs
health
her
him
housing
if
isolation
lawyer
leisure
life
lonely
life
me
money
move
never
only
pain
peacefulness
pension
planning
safety
save
savings
self
soon
stairs
toll
us
we
will

VI. Obtain and/or read one of the supplementary reading materials listed.

Should you keep this in your retirement folder?

VII. Complete the section entitled MY PERSONAL RETIREMENT PLAN.

PLANNING FOR YOUR FUTURE

Answer Sheet

I. Complete sentences.

A. benefits B. social C. savings D. government
E. investments or annuities F. working

II. List of valuable papers: (Sample list)

Debts - collectable or owed
Deeds to: cemetery lots and property.
Health plan information
Insurance policies
Investment records
Safe deposit box records content
Social Security information
Will

III. 6, 5, 1, 7, 3, 2.

IV. Answers may vary - discuss in group

V. Maze

VI. yes

OTHER READING MATERIALS THAT MAY HELP YOU:

1. "Are You Planning on Living the Rest of Your Life?"
   U. S. Dept. of Health, Education, and Welfare
   Superintendent of Documents
   U. S. Government Printing Office
   Washington, D.C. 20402 Pamphlet #73-20803 75¢

2. "Planning for Retirement"
   Institute of Life Insurance
   Consumer and Community Services
   277 Park Avenue
   New York, N.Y. 10017 Free

3. "Ready or Not"
   Manpower Education Institute
   127 E. 35th Street
   New York, N.Y. 10016 $3.50 apiece

4. "The Second Half of Your Life"
   (television viewers handbook for use with
   TV series "The Second Half")
   Iowa State University
   Cooperative Extension Service
   Ames, Iowa 50011 $1.00

5. "What I Wish Someone Had Told Me
   About Retirement"
   Retirement Living Magazine
   850 Third Avenue
   New York, N.Y. 10022 $1.50 per booklet

Planning For Your Future

LANCASTER-LEBANON INTERMEDIATE UNIT 13, ADULT EDUCATION
PRE-RETIREMENT REHEARSAL PROJECT MRS. SHERRY ROYCE, DIRECTOR
MRS. DONNA ELLENBERG, PRE-RETIREMENT SPECIALIST

TEACHERS GUIDE

Planning for Retirement

The initial session on Planning for Retirement should be an introduction to the entire program. Information on the type of program and topics included, the agency or co-operating agencies sponsoring the program, program objectives, and what the audience can expect from their participation in the program should be covered.

If a sponsoring representative is not available to give a general welcoming statement, the moderator can simply begin by:

- introducing him/herself, explaining the continuing role he/she will assume throughout the program. Welcome participants and announce the date and time of all the following sessions; if possible, distribute a mimeographed outline showing topics to be covered, resource consultants, suggested reading materials, and dates of remaining classes.

- asking participants to introduce themselves and spouses, if present, with a short autobiographical sketch. A genuine attempt should be made to keep the session informatl, warm, and open. This will set the tone for upcoming meetings.

- presenting the material for the first session using any of the following suggested formats. Choose whichever best suits you and your group.

Format I

A group discussion or "think" session led by the moderator. Discussion will center around the material to be covered during the following weeks. Stimulate planning by asking the following questions:

1. What do you do that gives you the greatest pleasure?
2. What about your work gives you the greatest pleasure?
3. How's your health and the health of your family?
4. How many children have you? How old are they?
5. Do you think your pension will be large enough to support you and your wife or will you need added income?
6. If so, what other means have you?
7. Do you enjoy reading? Studying? Travel? Social times with others?
8. What hobbies are you carrying on at the present time?
9. Do you belong to any organizations outside your job?
10. What factors influence when you might like to retire? health, vesting, mandatory retirement, personal satisfaction
11. Do you hope to be better off when the pressure of the job is gone?
12. What do you consider to be the challenges of retirement?

Format II

A general exercise to stimulate thinking about what participants believe retirement should be like. Questioning should begin with:

1. What do you really want in retirement?
2. How will you spend your leisure hours?
3. Where will you live? What factors should be considered?
4. Can you make ends meet on your pension? retirement income
5. What changes in your life do you anticipate you will want to make?
6. Define what you believe will be your principal needs.

7. What are your goals (something you would like to accomplish)?

8. What are your dreams and desires?

9. What are your worst fears?

Once these ideas have been thought out and listed in order of priority, the participants will be in a position to make some plans. Follow up the exercise with these two questions:

1. What types of adjustments do you believe you will have to make in retirement?

2. What are some of the problems that you would like to see discussed during this course?

Format III

A panel discussion using two or three retired citizens to present their views on retirement. Give each panelist five or ten minutes of opening comments and then follow through with a general question and answer period. Questions to get started might follow this query:

1. What were the first major adjustment you faced following retirement?

2. How do you manage on a reduced income? What tips might you like to pass along to the group?

3. How do you spend your time?

4. How extensive did you plan for your retirement?

5. What did you consider in regard to housing?

6. What aspects of retirement do you like best?

Format IV

Show a film such as "The Art of Age" or "The Rest of Your Life". (see bibliography). Lead a discussion based on the participants reaction to the film's message.

Pre-retirement Rehearsal Project

A PA 309 Curriculum Development Project

July 1, 1977 - June 30, 1978

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"PREPARE NOW FOR YOUR FUTURE"

7 Min. Slide/Tape

What's involved in pre-retirement planning? This program follows a couple as they begin planning. It describes the major areas or planning: financial, leisure time, physical and emotional health, legal, and housing. Also explains some considerations in each area.

Pre-retirement Rehearsal Project

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Project Director: Sherry Royce

SCRIPT

PREPARE NOW FOR YOUR FUTURE

Visual	Audio	Time 6:50 Min
1. Black	No audio	
2. Title slide: "Prepare Now For Your Future"	Fade up music	
3. Narrator and wife	Narrator: Did you know that for the average American this is the best time ever for retirement?	
4. Group shot of retirees	Today's better health and medical care means more people are living longer. Right now there are more than 29 million people over 60.	
5. Retirement community	In recent years, new forms of housing have developed.	
6. Superimpose chart of increasing benefits over narrator picking up check from mail box.	Social Security and pension benefits have increased, allowing more people to retire comfortably.	
7. Various publications	We have more information than ever before about retirement. A whole new science called "Gerontology" has sprung up.	
8. Younger person (not narrator) seated at desk swamped with paper work looking worried.	But why should I tell you this? You are probably 15 to 20 years from retirement and worried about paying today's bills.	
9. Same person looking through magnifying glass	Because right now is the time to do some investigative work.	
10. Three doors marked A,B,C	When my wife and I consider the future, we want to find out what options are open and which ones are best for us.	
11. Narr. & wife using calculator	For example, let's take finances. The first thing my wife and I will do is total our retirement income whether it is from Social Security, civil service, railroad or private pension.	

12. Narr. & wife reading pension forms	Also we want to find out if we are entitled to special benefits when we retire....like health insurance or life insurance.
13. Husband and wife at meat counter	To get a realistic picture of our financial future we will also have to estimate what our expenses will be.
14. Wife paying bill	We are probably going to need a little something extra to protect ourselves from inflation.
15. Narrator at teller window of bank	Wife: There are ways we can add to our retirement income....like payroll deductions and savings accounts.
16. Couple getting financial advice	or stocks and bonds
17. Annuities, life insurance, certificates of deposit, savings bonds	There are some less obvious alternatives, too. Annuities, life insurance, certificates of deposit and savings bonds.
18. Narr. and wife talking to investment counselor	Which ever avenue we choose, we intend to talk over each option with a professional who can give us sound advice.
19. Narr. watching TV	Narr: And what are we going to do with the 40 to 50 more hours of free time each week? Just take it easy?
20. People involved in Meals-on-Wheels	Wife: or do volunteer work?
21. Narrator and wife playing piano and singing	Narr: or devote more time to a hobby?
22. Vacation scene	Wife: or travel?
23. Guard giving information to visitors.	Narr: or begin a second career?
24. Group in Adult Ed. class	Wife: or enroll in adult education courses?

25. Narrator's hobby - playing guitar	Narr: Whatever activities we choose should be something that will hold our interest for a long time because I plan to have a long retirement.
26. Narr. getting blood pressure check	That is if I'm healthy. My doctor always tells me.....
27. Narrator sneaking cookies	I should eat right.....oops, you caught me!
28. Narr. carrying TV	I should exercise.....doesn't carrying the TV count?
29. Narr. sleeping in easy chair	I should have a regular check-up.....one of these days.
30. Narr. reading. Room is dark except for reading light.	And I should get the rest I need.....well, nobody's perfect.
31. Narr. walking	So I'll change my habits now and have a healthy retirement.
32. Couple in group scene	Wife: Emotions can affect physical health, too. That's why it is just as important for us to take care of our mental health as our physical health.
33. Couple enjoying company of group	Am I going to keep my friends and social activities or.....
34. Silhouette of woman at home looking out window	sit at home and avoid getting involved?
35. Wife vacuuming and husband standing in the way.	Narr: Now that we are home together, will we get in each other's way?
36. Narr. pulling books off shelf in library	We want to stay mentally and socially active... so we are <u>preparing now</u> by finding activities that interest and challenge us.
37. Couple visiting lawyer	I like to be prepared for anything. That's one reason we went to see our lawyer. With all the new changes in tax laws, my wife and I wanted to keep our wills up to date.

38. Narr. and wife looking in desk drawers	When we got home, I showed my wife where all the valuable papers were in case she should ever need them. There is my file in the desk.
39. Couple looking into cardboard box in closet.	Wife: Then there is that box in the closet.
40. Narr. getting box in hall closet	All the tax information is in the hall closet.
41. Couple sitting on bed looking into metal box	But the really important papers are in a metal box under the bed.
42. Couple discarding some papers	Narr: I wasn't as organized as I thought! So we went through all the records and only kept what was necessary. Now we both know what papers are where.
43. Couple looking at map	Wife: We also have less boxes to move. We aren't sure if we really want to move yet, but we are considering it.
44. Outline of southeast U.S.	There certainly are a lot of choices. We could move to a warmer climate.....
45. Apartment building	Narr: or we could stay in this area and move into a smaller house or apartment.....
46. Trailer court	Wife: or we could live in a mobile home.....
47. Retirement community	or perhaps a retirement community.....Of course, we could stay where we are. That's what most people do.
48. Narrator thinking	Narr: We want our retirement years to be the best years possible.
49. Woman thinking	Wife: We want to do the things that we don't have the time to do now.
50. Close up of couple	We value our independence. That's why when we retire we want to have an adequate income, good health, a positive attitude, comfortable housing, a sound legal situation and plenty to d:.

51. Couple walking together	Narr: I know that no one will hand that to us yet all these things are possible if we plan for our future. FADE MUSIC UP
52. Directed by Herb Kruger Donna Ellenberg Pre-retirement Specialist	
53. Special Thanks to R.I. Diehl and Polly Diehl	
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56. Black	FADE MUSIC OUT